

Office of the Chapter 13 Standing Trustee

Isabel C. Balboa, Chapter 13 Standing Trustee[†]

Jane L. McDonald, Counsel
Raymond H. Shockley, Jr., Staff Attorney
Jennifer R. Gorchow, Staff Attorney

*Jennie P. Archer**
*Kelleen E. Stanley**
*Lu'Shell K. Alexander**
**Certified Bankruptcy Assistant*

[†]*Fellow, American College of Bankruptcy*

September 3, 2020

The Honorable Andrew B. Altenburg, Jr.
United States Bankruptcy Court
P.O. Box 2067
Camden, New Jersey 08102

RE: Chapter 13 Bankruptcy
Case No. 18-21796 (ABA)
Debtor(s) Name: Muriel C. Davis

Dear Judge Altenburg:

Please accept this letter in lieu of a more formal response to the Motion for Authorization to Enter Into Final Loan Modification Agreement.

Debtor comes before the Court on a Motion for Authorization to Enter Into Final Loan Modification Agreement with Bayview Loan Servicing, LLC. The motion did not contain a copy of the Loan Modification Agreement; therefore, the Trustee cannot verify the terms of the loan modification. Additionally, the Trustee objects to the proposed Order.

The Trustee respectfully requests the Debtor be required to provide a copy of the Loan Modification Agreement as well as submit an amended proposed Order to the Judge's chambers in accordance with the Local Mandatory Forms effective December 17, 2019. Debtor may obtain the correct form of order from the Clerk's office or on the Court's website: www.njb.uscourts.gov/forms.

As always, the Court is welcome to contact the Trustee with any concerns.

Respectfully submitted,

/s/ Isabel C. Balboa
Isabel C. Balboa
Chapter 13 Standing Trustee

ICB/jpa
cc: Georgette Miller, Esquire (via CM/ECF)
Muriel C. Davis (via Regular Mail)